



# Heat & Frost Insulators of Northern California Local 16 Trust Funds

---

**Date:**           **October 2023 – IMPORTANT INFORMATION REGARDING RATES**

**To:**             **All Plan Participants of the Heat & Frost Insulators of  
Northern California Local Union 16 Health & Welfare Fund**

**From:**       **The Board of Trustees of the Heat & Frost Insulators of  
Northern California Local Union 16 Health & Welfare Fund**

**Re:**           **Active COBRA and Self-Pay Rates Effective January 1, 2024**

Dear Participants:

Enclosed are the Annual Active COBRA and Self-Pay Rates which are effective January 1, 2024. Please note there are separate rates for the Indemnity Plan (Anthem/PPO) and the Kaiser Plan reflected by the column headers. The rates show the current rate for January 1, 2023 and the new rates effective January 1, 2024. Carefully review the different descriptions to locate your current rate in order to determine your new rate effective January 1, 2024.

If you are currently submitting health and welfare and/or COBRA payments, and/or having your retiree health and welfare amounts deducted from your monthly pension, please be informed that your self-pay bill and/or your retiree health and welfare deduct will reflect the rates as stated on the attached form as of January 1, 2024.

If you have any questions regarding this notice and/or the enclosed rates, please feel free to contact our Eligibility Department at the telephone numbers listed below.

Please be sure to keep this notice in a safe and convenient place.

Sincerely,

Board of Trustees  
Enclosures

*This document is available on the participant website at  
[www.insulators16benefits.org](http://www.insulators16benefits.org)*

**Heat & Frost Insulators of Northern California Local 16 Health and Welfare Plan**  
**ACTIVE COBRA AND SELF-PAY RATES EFFECTIVE JANUARY 1, 2024 THROUGH DECEMBER 31, 2024**

<b>Active Self-pay Rates (Participants pays 100%)</b>									
	<b>INDEMNITY</b>			<b>KAISER - HIGH OPTION</b>			<b>KAISER - LOW OPTION</b>		
	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>
HFI	\$1,703	\$1,747	2.6%	\$1,934	\$2,168	12.1%	\$1,677	\$1,878	12.0%
HMH	\$730	\$1,179	61.5%	\$1,693	\$1,894	11.9%	\$1,460	\$1,631	11.7%
First Year Apprentice	\$730	\$1,179	61.5%	\$1,693	\$1,894	11.9%	\$1,460	\$1,631	11.7%
<b>Disability Self-pay Rates (Participants pay 25%)</b>									
	<b>INDEMNITY</b>			<b>KAISER - HIGH OPTION</b>			<b>KAISER - LOW OPTION</b>		
	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>
HFI	\$426	\$437	2.6%	\$484	\$542	12.0%	\$419	\$470	12.2%
<b>Active Surviving Spouse Rates (Participant pays 25%)</b>									
	<b>INDEMNITY</b>			<b>KAISER - HIGH OPTION</b>			<b>KAISER - LOW OPTION</b>		
	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>
Survivor of HFI	\$426	\$437	2.6%	\$484	\$542	12.0%	\$419	\$470	12.2%
Survivor of HMH	\$183	\$295	61.2%	\$423	\$474	12.1%	\$365	\$408	11.8%
<b>First Month Self-pay Rates (Participants pays 50%)</b>									
	<b>INDEMNITY</b>			<b>KAISER - HIGH OPTION</b>			<b>KAISER - LOW OPTION</b>		
	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>
HFI	\$852	\$874	2.6%	\$967	\$1,084	12.1%	\$839	\$939	11.9%
HMH	\$365	\$590	61.6%	\$847	\$947	11.8%	\$730	\$816	11.8%
<b>Regular COBRA Rates for 1st-18th Month (Participant pays 102%)</b>									
	<b>INDEMNITY</b>			<b>KAISER - HIGH OPTION</b>			<b>KAISER - LOW OPTION</b>		
	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>
HFI CORE	\$1,636	\$1,680	2.7%	\$1,871	\$2,110	12.8%	\$1,609	\$1,814	12.7%
HFI CORE Plus	\$1,737	\$1,782	2.6%	\$1,973	\$2,211	12.1%	\$1,711	\$1,916	12.0%
HMH CORE	\$715	\$1,173	64.1%	\$1,697	\$1,902	12.1%	\$1,460	\$1,634	11.9%
HMH CORE Plus	\$745	\$1,203	61.5%	\$1,727	\$1,932	11.9%	\$1,489	\$1,664	11.8%
<b>Disability COBRA Rates for 19th-29th Month (Participant pays 150%)</b>									
	<b>INDEMNITY</b>			<b>KAISER - HIGH OPTION</b>			<b>KAISER - LOW OPTION</b>		
	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>	<b>1/1/23</b>	<b>1/1/24</b>	<b>% Change</b>
HFI CORE	\$2,406	\$2,471	2.7%	\$2,752	\$3,103	12.8%	\$2,367	\$2,668	12.7%
HFI CORE Plus	\$2,555	\$2,621	2.6%	\$2,901	\$3,252	12.1%	\$2,516	\$2,817	12.0%
HMH CORE	\$1,051	\$1,725	64.1%	\$2,496	\$2,797	12.1%	\$2,146	\$2,403	12.0%
HMH CORE Plus	\$1,095	\$1,769	61.6%	\$2,540	\$2,841	11.9%	\$2,190	\$2,447	11.7%

**Heat & Frost Insulators of Northern California Local 16 Health and Welfare Plan**  
**RETIREE COBRA AND SELF-PAY RATES EFFECTIVE JANUARY 1, 2024 THROUGH DECEMBER 31, 2024**

COBRA Rates (Participant pays 102%)									
	INDEMNITY			KAISER - HIGH OPTION			KAISER - LOW OPTION		
	1/1/23	1/1/24 % Change		1/1/23	1/1/24 % Change		1/1/23	1/1/24 % Change	
CORE (Medical+Drug)									
Single Non-Medicare (NM)	\$999	\$1,287	28.8%	\$806	\$908	12.7%	\$692	\$780	12.7%
Single Medicare (M)	\$421	\$565	34.2%	\$294	\$338	15.0%	\$294	\$338	15.0%
Two Non-Medicare (NM)	\$1,801	\$2,404	33.5%	\$1,611	\$1,816	12.7%	\$1,384	\$1,559	12.6%
Two Medicare (M)	\$842	\$1,130	34.2%	\$588	\$676	15.0%	\$588	\$676	15.0%
1 M + 1 NM	\$1,420	\$1,852	30.4%	\$1,100	\$1,246	13.3%	\$986	\$1,118	13.4%
Family Non-Medicare (NM)	\$2,604	\$3,521	35.2%	\$2,286	\$2,576	12.7%	\$1,964	\$2,212	12.6%
Family Medicare (M)	\$1,263	\$1,695	34.2%	\$882	\$1,014	15.0%	\$882	\$1,014	15.0%
1 M + 1 NM + Dependent(s)	\$2,223	\$2,969	33.6%	\$1,740	\$1,969	13.2%	\$1,532	\$1,735	13.3%
2 M + Dependent(s)	\$1,645	\$2,247	36.6%	\$1,228	\$1,399	13.9%	\$1,134	\$1,293	14.0%
CORE PLUS (CORE+Dental+Vision)									
Single Non-Medicare (NM)	\$1,050	\$1,345	28.1%	\$857	\$966	12.7%	\$743	\$838	12.8%
Single Medicare (M)	\$472	\$623	32.0%	\$345	\$396	14.8%	\$345	\$396	14.8%
Two Non-Medicare (NM)	\$1,896	\$2,514	32.6%	\$1,706	\$1,926	12.9%	\$1,479	\$1,669	12.8%
Two Medicare (M)	\$937	\$1,240	32.3%	\$683	\$786	15.1%	\$683	\$786	15.1%
1 M + 1 NM	\$1,515	\$1,962	29.5%	\$1,195	\$1,356	13.5%	\$1,081	\$1,228	13.6%
Family Non-Medicare (NM)	\$2,743	\$3,682	34.2%	\$2,425	\$2,737	12.9%	\$2,103	\$2,373	12.8%
Family Medicare (M)	\$1,402	\$1,856	32.4%	\$1,021	\$1,175	15.1%	\$1,021	\$1,175	15.1%
1 M + 1 NM + Dependent(s)	\$2,362	\$3,130	32.5%	\$1,879	\$2,130	13.4%	\$1,671	\$1,896	13.5%
2 M + Dependent(s)	\$1,784	\$2,408	35.0%	\$1,367	\$1,560	14.1%	\$1,273	\$1,454	14.2%
Retiree & Surviving Spouse Rates (Participant pays 25%)									
All Benefits	INDEMNITY			KAISER - HIGH OPTION			KAISER - LOW OPTION		
	1/1/23	1/1/24 % Change		1/1/23	1/1/24 % Change		1/1/23	1/1/24 % Change	
Single Non-Medicare (NM)	\$185	\$203	10.0%	\$217	\$237	9.2%	\$189	\$205	8.5%
Single Medicare (M)	\$139	\$153	10.0%	\$107	\$107	0.0%	\$107	\$107	0.0%
Two Non-Medicare (NM)	\$309	\$340	10.0%	\$420	\$462	10.0%	\$364	\$400	10.0%
Two Medicare (M)	\$263	\$289	10.0%	\$203	\$203	0.0%	\$203	\$203	0.0%
1 M + 1 NM	\$312	\$344	10.0%	\$302	\$332	9.9%	\$274	\$301	9.9%
Family Non-Medicare (NM)	\$432	\$476	10.0%	\$594	\$653	10.0%	\$515	\$567	10.0%
Family Medicare (M)	\$386	\$425	10.0%	\$299	\$299	0.0%	\$299	\$299	0.0%
1 M + 1 NM + Dependent(s)	\$436	\$479	10.0%	\$473	\$520	10.0%	\$422	\$464	10.0%
2 M + Dependent(s)	\$408	\$449	10.0%	\$354	\$382	7.9%	\$331	\$356	7.6%

## Heat &amp; Frost Insulators of Northern California Local 16 Health and Welfare Plan

Imputed Income 1/1/2024-12/31/2024			
	Indemnity	Kaiser High	Kaiser Low
<b>HFI</b>			
Domestic Partner Only	\$974	\$922	\$798
Domestic Partner with Kids	\$1,782	\$1,687	\$1,461
<b>HMH</b>			
Domestic Partner Only	-*	\$763	\$657
Domestic Partner with Kids	-*	\$1,396	\$1,202
<b>Non-Medicare</b>			
Domestic Partner Only	\$813	\$948	\$820
Non-Medicare Kids of Domestic Partner	\$276	\$718	\$626
<b>Medicare</b>			
Domestic Partner Only	\$612	\$428	\$428
Medicare Kids of Domestic Partner	\$475	\$340	\$340
<b>First Year Apprentice - 2024 ACA Premium for Dependent Coverage</b>			
	Indemnity	Kaiser High	Kaiser Low
Spouse Only	-*	\$763	\$657
Spouse with Children	-*	\$1,396	\$1,202

\* Currently, there is no enrollment and we will provide the imputed income when there is enrollment.